## ASSET Initiative Accessing Federal and State Benefits

While a long-term goal of asset building is to reduce the need for Federal and State programs, many families require support in the short term. Low-wage workers, in particular those earning close to the minimum wage, can receive significant additional income and services to enable them to get through difficult times.

Many such supports, however, are underused. For example, only about 60 percent of eligible families in the United States actually participate in the food stamp program. Other underused programs include Temporary Assistance for Needy Families, and the Low Income Home Energy Assistance Program, and the State Children's Health Insurance Program. Accessing Federal and State programs can not only help with daily living expenses, but also help families to save and build assets.

## Programming Ideas

Ways to integrate Federal and State programs into your organization's programming include:

- Creating referral partnerships with Federal and State programs or helping families apply for Food Stamps; the
  Low Income Home Energy Assistance Program (LIHEAP); the Women, Infant, and Children (WIC) Program;
  Temporary Assistance for Needy Families (TANF); child care subsidies; and other programs for which they might
  be eligible. Prompt your staff to refer families to these programs when they need other sources of support.
- Familiarizing your staff with the network of Federal and State programs available to the families you serve. Doing
  so enables staff members to provide one-on-one assistance to families as they identify and enroll in Federal and
  State programs.
- Utilizing online tools for determining eligibility. Benefits.gov (www.benefits.gov) features an eligibility prescreening
  questionnaire or "Benefit Finder" that compares a family's situation against eligibility criteria for more than 1,000
  federally funded programs. Most States have similar information available online. Try searching for "State Benefits
  [Your State]."
- Referring clients that are Veterans or Military Service Members (or spouses or caregivers of Veterans or Military Service Members), to www.ebenefits.va.gov, a one-stop resource for online benefits-related tools and information.

## Successful Programs

These programs and others are highlighting the value of helping families to access Federal and State programs:

The City of San Antonio uses tax time as an opportunity to match families to Federal, State, and local programs. Following participation in the city's free tax preparation program, families receive periodic information from the city about programs for which they may be eligible, including detailed instructions on how to enroll. The goal is to create a seamless connection between programs and asset building. For more information on the City of San Antonio, visit www.sanantonio.gov.

AFI grantee Rural Dynamics, Inc., leads Tax Help Montana, a statewide coalition of community organizations that provide free tax preparation assistance to low-income families. While families wait to be served, they complete an optional online questionnaire that identifies sources of Federal and State programs that they have not yet accessed. The questionnaire is anonymous and provides links for users to apply for programs online.

The Assets for Independence (AFI) Program, the largest source of Federal funding for individual development accounts (IDAs), provides funding for nonprofit organizations, qualified State and local governments, community development credit unions, and other community-based organizations to provide financial education and IDAs for qualified individuals in their areas. AFI offers grant funds for asset building programs nationwide that provide low-income individuals and families with tools they need for longterm economic success. Contact the AFI Resource Center for more information on partnering with or becoming an AFI grantee.

Visit the AFI Resource Center Web site at www.IDAresources.org for more information on savings and IDAs. Contact the AFI Resource Center to talk with an asset building specialist about strategies for bringing asset building to the families you serve.



## About the ASSET Initiative

Families stand a better chance of escaping poverty if they know how to use their money and resources effectively, and grow their assets over time. The ASSET Initiative, a collaborative effort within the Administration for Children and Families (ACF), brings together ACF offices and their partner agencies and organizations at the State and community levels to extend the benefits of asset building services to more individuals and families across the Nation. The ASSET Initiative highlights the six asset building strategies shown above.

ACF grantees, partners, and staff can incorporate these strategies into their efforts to support individuals and families. The programming ideas suggested here are only examples of how agencies and organizations can incorporate asset building into their work with families to improve their financial stability.

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